

**Information to identify the case:**

Debtor 1	<b>John Palumbi</b>	Social Security number or ITIN	xxx-xx-6449
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>20-20842-ABA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John Palumbi

12/18/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John Palumbi  
Debtor(s)

Case No. 20-20842-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 18, 2020

Form ID: 318

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:

Recip ID	Recipient Name and Address
db	+ John Palumbi, 765 Salem Ave., Franklinville, NJ 08322-3342
cr	+ Ford Motor Credit Company LLC., servicer for CAB E, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr	+ Harley-Davidson Credit Corp., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
518964356	Finance Solutions, 132 E 43rd Street # 237, New York, NY 10017-4019
518964357	+ First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
518964361	Global Client Solutions, 4343 S 118th Ave., Ste B, Tulsa, OK 74146
518964360	Global Client Solutions, 4343 S 118th Ave., Ste 220, Tulsa, OK 74146
518964363	+ John Deere Financial, 8402 Excelsior Drive, Madison, WI 53717-1909
518964364	+ Lincoln Automotive Financial, Attn: Bankruptcy, Re: Acct # 58048469, Po Box 542000, Omaha, NE 68154-8000
518964365	+ Lincoln Automotive Financial, Attn: Bankruptcy, Re: Acct# 56961951, Po Box 542000, Omaha, NE 68154-8000
518964366	NewRez LLC, c/o Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
518964367	+ Nora Palumbi, 765 Salem Ave., Franklinville, NJ 08322-3342
518964358	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412
518964368	+ Paul Pallumbi, 3093 Main Road, Franklinville, NJ 08322-2232
518964371	+ Sheffield Financial, PO Box 25127, Winston Salem, NC 27114-5127
518964372	+ Spring Legal Group, 3379 Peachtree Road NE Ste. 555, Atlanta, GA 30326-1418
518964378	+ Td/yard Cd, 1000 Macarthur Bv, Mahwah, NJ 07430-2035
518964379	+ Tesla c/o Sparrowhawk Solar1, LLC, Re: JB-083571-00, PO Box 3500, Draper, UT 84020-3500
518964380	+ Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 18 2020 21:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 18 2020 21:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: FORD.COM	Dec 19 2020 02:08:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
518964340	+ EDI: AMEREXPR.COM	Dec 19 2020 02:08:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518964344	Email/Text: bankruptcy@bbandt.com	Dec 18 2020 21:52:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
518964343	+ EDI: BANKAMER.COM	Dec 19 2020 02:08:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
518964342	+ EDI: BANKAMER.COM	Dec 19 2020 02:08:00	Bank of America, 4909 Savarese Circle,

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			FL1-908-01-50, Tampa, FL 33634-2413
518964345	+ EDI: CAPITALONE.COM	Dec 19 2020 02:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518964346	+ EDI: CAPITALONE.COM	Dec 19 2020 02:08:00	Capital One Bank USA, NA, Attn: Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285
518964347	+ EDI: CITICORP.COM	Dec 19 2020 02:08:00	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
518964348	+ EDI: CITICORP.COM	Dec 19 2020 02:08:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518964349	+ EDI: CITICORP.COM	Dec 19 2020 02:08:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518964350	+ EDI: CITICORP.COM	Dec 19 2020 02:08:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518964351	+ EDI: CITICORP.COM	Dec 19 2020 02:08:00	Citibank/Shell Oil, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518964352	+ EDI: CITICORP.COM	Dec 19 2020 02:08:00	Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518964353	+ EDI: CITICORP.COM	Dec 19 2020 02:08:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518964354	+ EDI: WFNNB.COM	Dec 19 2020 02:08:00	Comenitybank/Jared, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273
518964355	+ EDI: DISCOVER.COM	Dec 19 2020 02:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
518964359	EDI: FORD.COM	Dec 19 2020 02:08:00	Ford Credit, c/o Correspondence, PO Box 542000, Omaha, NE 68154-8000
518964362	+ Email/Text: bankruptcy.notices@hdfsi.com	Dec 18 2020 21:53:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
518964370	Email/Text: Bankruptcy.Notices@pnc.com	Dec 18 2020 21:52:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518964369	Email/Text: Bankruptcy.Notices@pnc.com	Dec 18 2020 21:52:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
518964373	+ EDI: RMSC.COM	Dec 19 2020 02:08:00	Synch/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518965165	+ EDI: RMSC.COM	Dec 19 2020 02:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518964374	+ EDI: RMSC.COM	Dec 19 2020 02:08:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
518964375	+ EDI: RMSC.COM	Dec 19 2020 02:08:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518964376	+ EDI: RMSC.COM	Dec 19 2020 02:08:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518964377	+ EDI: WTRRN BANK.COM	Dec 19 2020 02:08:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
518964381	EDI: USBANKARS.COM	Dec 19 2020 02:08:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
518964382	+ EDI: USAA.COM	Dec 19 2020 02:08:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

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518964383 + EDI: WFFC.COM

Dec 19 2020 02:08:00

Wells Fargo Bank NA, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438

518964384 + EDI: CAPITALONE.COM

Dec 19 2020 02:08:00

World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518964341	##+	Andrew Carroll Esq., 285 Chestnut Street, Hammonton, NJ 08037-1438

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor BANK OF AMERICA N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraige cf@gmail.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC. servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraige cf@gmail.com
Maureen P. Steady	trustee@kurtzmansteady.com mps@trustesolutions.net
S. Daniel Hutchison	on behalf of Debtor John Palumbi sdhteamlaw@outlook.com backupcourt@outlook.com;sdhlawpara1@outlook.com;hutchisonsr39026@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7